GOVERNMENT OF ANDHRA PRADESH
ABSTRACT

LFB&IMS Department - "YSR BIMA " (Social Security Scheme) for Providing Rs.1.00 lakh Natural Death relief directly from Government and Rs.5.00 lakh Accidental Death / Permanent Disability relief through Group Insurance Scheme to the Primary Bread Earners of BPL Families – Orders - Issued.

LABOUR, FACTORIES, BOILERS & INSURANCE MEDICAL SERVICES (LAB.I) DEPARTMENT

G.O.Ms.No.7 Dated:27.06.2021

Read the following:

1. G.O.Ms.No.5, LFB&IMS (Lab.I) Dept, dated 28.08.2020.
2. G.O.Ms.No.6, LFB&IMS (Lab.I) Dept, dated 08.09.2020.
3. Minutes of the meeting of Hon'ble CM convened on 9.06.2021.
4. From the Special Commissioner of Labour, A.P., Lr.No.F/5083/2021, Dt: 14.06.2021.

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ORDER:

Government of India implemented the unorganized worker's social security scheme i.e the converged insurance scheme to provide financial relief to the bereaved families of the deceased unorganized workers in the event of Accidental or Natural death or Permanent disability due to accident and the premium payable towards the converged scheme was shared in 1:1 ratio by both the Central Government and the State Government.

2. Vide office memorandum F.No-U-11017/09/2019–RW of Government of India, Ministry of Labour and Employment dt:08/06/2020 informed that the said convergence scheme issued vide order No. M-21015 /02/2017 – RW dated : 13th November 2017 issued by Labour & Employment stands withdrawn w.e.f. 1st April 2020. Since the Converged scheme is withdrawn, the present YSR-Bima scheme is contemplated by the State Government to ensure insurance relief to the poor, below poverty line families focusing on the primary Bread Earner of the Family. 100% of the premium towards this scheme is borne by State Government of A.P.

3. Accordingly, State Government vide G.O.1st read above read with G.O.2nd read above have issued guidelines for implementation of "YSR-Bima Scheme", a Social Security Scheme to provide relief upto Rs.5,00,000/- in case of Accidental Death or Total Permanent Disability in the age group of 18-50 years; Rs.3,00,000/- relief against Accidental Death & Disability in the age group of 51-70 years and Rs.2,00,000/- in case of Natural Death in the age group of 18-50 year, to the bereaved family members of the deceased Primary Bread Earner. The Premium payable under the schemes totally borne by the State Government on behalf of the Beneficiary and the same was paid to the Insurance Company through the Beneficiaries Bank Account. The enrolment of the beneficiaries was through Banks under PMJJBY & PMSBY Schemes.

4. Despite transfer of full premium and submission of applications, Banks could not enroll all the beneficiaries under PMJJBY & PMSBY Schemes and though enrolled, claims of the beneficiaries who died during the 45 days

locking period could not be settled by Banks. Therefore, Government has settled 12039 claims of the beneficiaries who are not enrolled and enrolled but died during the 45 days locking period by paying Rs.254.72 crores for settlement of the claims.

5. During the review, the Hon'ble CM after taking into consideration of all the difficulties in enrolment of beneficiaries through Banks, claims identification, processing, settlement and monitoring of the YSR BIMA scheme, have suggested certain modifications for implementation of YSR Bima during the year 2021-22. Accordingly, the Spl. Commissioner of Labour,AP vide reference 3rd read above has submitted a revised proposal for implementation of the YSR Bima Scheme during the year 2021-22.

6. Government after careful examination of the proposal, hereby approves to implement "YSR Bima Scheme" with following modifications for the benefit of approximately 1.32 crore members of poor, below poverty line families focusing on the Primary Bread Earner of the BPL Family with an estimated approximate expenditure of Rs.407.04 crores during the year 2021-22:

i. Rs.1.00 lakh relief amount will be paid directly by the Government to the nominees of the beneficiaries towards Natural Death in the age group of 18-50 years.

ii. Rs.5.00 lakh relief amount will be paid to the beneficiaries under YSR Bima Scheme towards Accidental Death / Permanent Disability in the age group of 18-70 years through insurance company. Insurance coverage will be made under suitable Group Insurance Scheme by payment of premium by Labour Department to the Competitive Insurance Agency identified by the Committee constituted vide GO.Rt.No.310, dated 09.06.2021 of the PR&RD (RD.I) Department, following due procedure calling E-tenders and adoption of reversing Tendering procedure as per the G.O.Ms No.79 of Finance department dt. 25.08.2020.

7. Accordingly, Government have made the following amendments/ modifications to the guidelines issued in the reference 1st read above read with reference 2nd read above for implementation of YSR Bima Scheme **w.e.f. 1st July, 2021:**

Objective of the scheme

The main Objective of the scheme is to provide relief to the bereaved families of BPL in case of death or disability of their Primary Bread Earners to mitigate the financial impact due to the sudden loss of the Primary source of income.

The death or disability due to accident of a Primary Bread Earner results in misery to his/her family with hardship and reduced earnings and excessive medical expenditure relating to the accident. Hence, there is every need to provide accidental death and disability insurance to the Primary Bread Earner of BPL families towards social security. Further, even natural death of a Primary Bread Earner of the BPL family results in undue hardship to the surviving family members who are to be provided with some relief. Thus, the State Government has introduced the YSR- Bima scheme.

Salient Features of the Scheme:

1. All Primary Bread earners belonging to BPL families in the State, in the age group of 18 to 70 years are eligible to be enrolled as beneficiaries of new YSR- Bima Scheme.

2. **Benefits under the new YSR -Bima Scheme are as follows**:

   i. **Rs.1.00 lakh** relief amount to the nominees of the beneficiaries towards Natural Death in the age group of 18-50 years under YSR Bima Scheme will be paid directly by the Government through GV/WV & VS/WS Department.

   ii. **Rs.5.00 lakh** relief amount will be paid to the beneficiaries towards Accidental Death/Permanent Disability in the age group of 18-70 years through insurance company. Insurance coverage will be made under suitable Group Insurance Scheme by the selected Insurance Company. The total premium for the Scheme shall be paid by the Government.

3. **"Labour Department"** is the **"Nodal Agency"** and the **"GSWS Department"** is the **"Implementing Agency".**

4. The GSWS Department will **resurvey the Primary Bread Earners** of the BPL families and register the beneficiaries under YSR BIMA.

5. All Primary Bread earners belonging to BPL families in the State will be registered through a Door-Door Survey to be undertaken by the Grama / Ward Volunteers and enroll them as beneficiaries under YSR- Bima Scheme.

6. A designated Officer of the Grama Sachivalayam/Ward Sachivalayam i.e., Welfare Assistant shall be the Registering Authority.

7. The role of SERP (PR & RD Dept) as "Implementing agency" as envisaged in G.O.Ms No.5 LFB&IMS Dept. dt. 28.08.2020 will be taken over by the GSWS Department in due course. SERP/PR &RD Dept. shall hand hold the process till handing over the implementation to the GSWS Dept.

8. **Guidelines for the implementation of YSR Bima Scheme:**

   (a) All Grama/Ward Sachivalayams are hereby notified as YSR Bima Beneficiary Facilitation Centers, for facilitation of registration of Beneficiaries, their enrollment in social security schemes, processing of claims and for delivery of such other services required for implementation of the YSR Bima Scheme.

   (b) Implementing agency for this scheme shall be GSWS Department and the Director, GSWS Department using the services of Grama / Ward Volunteers shall identify the eligible beneficiaries.

   (c) Implementing Agency (GSWS) shall identify the members who are eligible to be covered under the scheme, enroll them as members and prepare database of such members and shall intimate the Government and nodal agency (the Department of Labour) regarding such enrollment along with the data.

   (d) Data shall be accepted by the Department of Labour after due validation.

(e) For the purpose of admission into the scheme, the member shall sign a formal enrolment form and the declaration of good health. If the declaration of health made by the member and other particulars are found to be satisfactory, the implementing agency may enroll the member to the scheme and include in the data base to affect the assurance subject to other conditions.

(f) **Eligibility Criteria**: The members should be aged between 18 completed years and 70 years. He / She should be from Below Poverty line. He / She should be Primary Bread earning member. The decision as to the eligibility of the member for the enrolment into the scheme is fully vested with the Nodal Agency. The Nodal Agency will however, verify the eligibility of the member as per the above criteria.

(g) **Verification of Age**: The Nodal Agency has to satisfy that the member covered under the Scheme is in the respective age group as desired by the scheme. Age admission will be done based on Aadhar or any other document as specified in the notification under section 7 of the Aadhar Act.

(h) **Appointment of Nominee:** Every insured member shall appoint one or more from the spouse or children or dependents to be the nominee or nominees in accordance with Section 39 of Insurance Act 1938. In the event of death of the insured member while being covered under the Scheme, the benefits of insurance cover as assured on his life will be paid to the nominee. If the insured member does not have a spouse or child/children or dependents, then he shall appoint his legal representative to be the nominee. The Data regarding nomination will be maintained by the Implementing Agency and they shall submit the details of nomination or legal heirs to Insurance Companies for settlement of claims. In case the nominee is a minor, then the insured member shall appoint an Appointee to receive the benefit of assurance.

(i) **Servicing of the Scheme:** The Nodal Agency will coordinate with all concerned Implementing Agencies to adopt a strong IT based system to service the Scheme. The implementing agencies will maintain centralized data base of the insured members. The settlement of claims would be subject to implementing Agency submitting Claim form, claim-cum-discharge form and copy of the Death Certificate, age proof of member as required by the insurance company in accordance with policy terms, conditions & MoU. Details of nominee like the Aadhar number and bank account to which the claim proceeds are to be credited, and other details as required by insurance company to process the claim.

(j) **Master policy & ID Card:** The Nodal agency (Department of Labour) will be the master policy holder. The Implementing agency will submit the details of the individual beneficiary and the nodal agency shall issue a separate unique ID card to each beneficiary along with a standardized introduction letter from Hon'ble Chief Minister addressed to each individual beneficiary family enumerating the benefits, process, procedures, time lines and grievance redressal mechanism of the scheme.

(k) The details of the scheme and modalities of implementation of the scheme shall be as specified in the Annexure appended to this Notification.

(l) At the District level the Scheme shall be monitored closely by the Joint Collector (Welfare) to ensure the claims are settled within 15 days of the death of the Primary Bread earner.

(m) At the State level the APGIC shall provide the necessary technical support for better implementation and monitoring of the scheme from time to time.

8. The Department of Gram Volunteers / Ward Volunteers and Village Secretariats / Ward Secretariats will issue separate "SOP" for implementation of the Scheme.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

G.ANANTHA RAMU
SPL.CHIEF SECRETARY TO GOVERNMENT(FAC)

To
The Commissioner of Printing, Stationery and Stores Purchase, Andhra Pradesh, Vijayawada(with a request to publish the same in the next issue of Andhra Pradesh Extra-ordinary Gazette)
The Special Commissioner of Labour, Andhra Pradesh, Vijayawada.
The Department of Gram Volunteers / Ward Volunteers and Village Secretariats / Ward Secretariats, A.P. Secretariat.
The PR&RD Department.
The Commissioner & Director, GV/WV & VS/WS, Vijayawada.
The Commissioner, PR&RD,AP.
The Commissioner, MA&UD,AP.
The Commissioner, Civil Supplies Dept,AP.
The CEO, SERP, AP, Vijayawada.
The Managing Director, AP Group Insurance Corporation, Vijayawada.
All the Collectors & District Magistrates, through the Spl.CoL,AP.
All the Joint Collectors(Welfare) through the Spl.CoL,AP.
The Project Director, DRDA of All Districts through the Spl.CoL,AP.
The Project Director, MEPMA, Guntur.
The CEO, Zilla Parishad of All Districts through the Spl.CoL,AP.
The DPO of All Districts through through the Spl.CoL,AP.
The Dy.Commissioners of Labour, All Districts through the Spl.CoL,AP.
The President, Zilla Samakhya of All Districts through the Spl.CoL,AP.
All the Commissioners of Mpl.Corporations/Municipalities/
Nagara Panchayats in all Districts through the Spl.CoL,AP.
The representatives of the Insurance Companies through the Spl.CoL,AP.
The Secretary to Government of India,
Ministry of Labour & Employment,Shram shakti Bhavan, New Delhi.
Copy to:
The Finance (EBS.XII) Department.
The PS to Secretary to Hon'ble CM.
The OSD to Hon'ble Minister (LFB& IMS)
The P.S. to Spl.Chief Secretary, LFB & IMS Department.
The P.S. to Spl. Chief Secretary to Govt, Department of GV/WV & VS/WS.
The P.S. to Principal Secretary to Govt, PR&RD/MA&UD Department.
Sf/Sc.

//FORWARDED:: BY ORDER//

ASST.SECRETARY TO GOVT.

(Contd.Annexure)

ANNEXURE TO G.O.Ms.No.7, LFB &IMS (Lab.I) Dept., dt.27.06.2021

YSR BIMA SCHEME
PRELIMINARY

1. SHORT TITLE, EXTENT, APPLICATION AND COMMENCEMENT: –

1. The scheme may be called "YSR-Bima"
2. It extends to the whole of the State of Andhra Pradesh.
3. It shall apply to all the BPL families in the State subject to their fulfillment of the eligibility criteria.
4. It shall come into force from the date specified by the Commissioner of Labour;

2. DEFINITIONS: –

In this scheme, unless the context otherwise requires,

(a) **"YSR- Bima Beneficiary"** means Primary Bread earner of the family belonging to BPL family.

(b) **"Family"** relating to a beneficiary shall be deemed to consist of the beneficiary, his/ her spouse, son up to 21 years of age, unmarried daughter, widowed daughter if residing with the beneficiary, dependent parents and the widow and children of a deceased son, if any;

(c) **"Primary Bread Earner"** means a person who is an earning member of the Family and on whose earnings other family members or others are depending.

(d) BPL is defined as:

(i) In rural areas, Family having income upto Rs. 10,000/- per month i.e., Rs.1.20 lakh per year and in urban areas upto Rs. 12,000/- per month i.e., Rs.1.44 lakh per year from all sources income.
(ii) Family having agriculture land not exceeding 10 acres dry or 3 acres wet or total land both dry and wet together not exceeding 10 acres."
(iii) Family having own or rented house whose average monthly electricity consumption less than 300 units.
(iv) Family having own house of less than 1000 Sft in Urban Areas.
(v) Family where there is no government employee.
(vi) Family not having own motorized four wheeler. However, family having taxis, Auto and Tractors used for agriculture purposes are eligible.
(vii) Family not having any member as Income Tax Payee.

(e) **"Nodal Agency"** is the Department of Labour.

(f) **"Implementation Agency"** is the "GV/WV & VS/WS Department"

(g) **"Identity Card"** shall mean the "YSR Bima Identity Card" issued under the Scheme with Unique Identity Number and Policy Details.

(h) **"Registering Authority"** means the officer from the working with grama / ward sachivalayam of the Area;

3. FUND:

I. The fund created through G.O.Ms.No.5, LFB&IMS Department, dated 28.08.2020 by opening a separate Account in a Public Sector Bank shall continued to be used for this Scheme.

II. The Fund shall be applied for the purposes of this scheme. Without prejudice to the generality of powers in this respect, the Fund may be applied in connection with the following activities;

- Cost of administering the scheme;
- Payment of 1.00 lakh relief to the nominees of Natural Death beneficiaries in the age group of 18 to 50 years.
- Payment of Premium towards Rs.5.00 lakh Insurance coverage for Accident Death and Permanent Disability Insurance Scheme to the beneficiaries in the age group of 18-70 years;
- Such other activities incidental to the objectives of the Scheme;

III. **a.** The Fund shall be maintained and administered by the Commissioner of Labour as per the procedures prescribed in the Financial Code and other established practices applicable for the Government Department to ensure financial propriety and accountability.

b. The Commissioner of Labour shall send necessary proposals with details of procedure adopted and the amount required' to the Government and incur the expenditure as per the Government Orders on Premium, Administration of the Scheme and other incidental activities like Awareness Generation etc.

4. REGISTRATION OF BENEFICIARIES:

All the Primary Bread earners of the Families belong to BPL will be registered through the Survey to be undertaken by the State Government through GV/WV & VS/WS Department to enroll as beneficiaries under YSR-Bima Scheme.

5. BENEFITS UNDER THE SCHEME:

i. **Rs.1.00 lakh** relief amount to the nominees of the beneficiaries towards **Natural Death** in the age group of 18-50 years will be paid directly by the Government through GV/WV & VS/WS Department.

ii. **Rs.5.00 lakh** relief amount will be paid to the beneficiaries under YSR BIMA towards **Accidental Death / Permanent disability** in the age group of 18-70 years through insurance company. The Premium payable under the scheme will be totally borne by the State Government on behalf of the Beneficiary and the same will be paid directly to the Insurance Company.

6. RESPONSIBILITIES OF IMPLEMENTING AGENCY:

The Implementation Agency i.e., "GV/WV & VS/WS Department" shall maintain data base, hard copies of signed applications and other connected matters and shall facilitate processing of the Claims under the scheme through Grama / Ward Secretariats.

7. NOTIFICATION OF INSURED MEMBERS FACILITATION CENTERS and CLAIMS PROCESSING:

(1) All Grama/Ward Sachivalayams are notified as YSR Bima Beneficiaries' Facilitation centers, for facilitation of registration of Primary Bread earners, their enrollment in social security schemes, processing of claims and for delivery of such other services required for implementation of the scheme.

(2) **Natural Death:** In case of Natural Death Grama/ Ward Volunteers shall process the Claims under the scheme and ensure that claim amount Rs.1,00,000/- is disbursed to the Beneficiary/nominee or the legal heir of the family within 15 days from the date of receipt of the application after due scrutiny and verification of the necessary documents.

(3) **Accidental Death/ Disability:** In case of Accidental Death or Disability the village / ward Secretariat shall process the Claims along with necessary documents in coordination with the insurance cell at the designated place and GS/WS shall ensure that the claim amount is disbursed to the deceased family within 15 days from the date of receipt of all the required documents.

(4) At the District level the Scheme shall be monitored closely by the Joint Collector (Welfare) to ensure the settlement of claims within 15 days/30 days of the death of the Primary Bread Earner. At the State level, the APGIC under the Finance department shall provide the necessary technical support for better implementation and monitoring of the scheme from time to time.

(5) The benefits delivered under the Scheme shall be paid to the Beneficiaries or the nominee or legal heir through online transfer to their bank account (Direct Benefit Transfer).

8. MONITORING COMMITTEES:

District Level enrolment and monitoring Committee:

1. District Collector – Chairman
2. PD, DRDA – Member Convener
3. Joint Collector (Welfare) – Member
4. Deputy Commissioner of Labour – Member
5. PD, MEPMA – Member
6. CEO, Zilla Parishad – Member
7. DPO – Member
8. President, Zilla Samakhya – Member
9. Commissioners of Mpl. Corporations/Municipalities/Nagara Panchayats – Member
10. Representatives of the Insurance Companies

The Committee shall meet at monthly intervals and review the progress in implementation of the Scheme and submit a report before 5th of every month to the Special Commissioner of Labour, under copy to the Government in LFB &IMS Department.

STATE LEVEL MONITORING COMMITTEE:

1. Spl.CS / Prl Secretary to Govt. LFB&IMS - Chairman
2. Spl.CS/ Principal Secretary to Govt. Department of GV/WV & GS/WS - Member
3. Prl. Secretary to Govt, PR&RD Dept. - Member
4. Special Commissioner of Labour, A.P - Member Convener
5. The Commissioner & Director, GV/WV & VS/WS - Member
6. CEO, SERP,AP - Member
7. Commissioner, Panchayat Raj Dept, A.P - Member
8. Commissioner, MA&UD Dept, A.P - Member
9. Commissioner, Civil Supplies Dept, A.P - Member
10. Managing Director, APGIC - Member

The Committee shall meet at monthly intervals and review the progress in implementation of the Scheme district wise and submit a report to the Government before 15th of every month with specific observations and recommendations, if any, to improve the performance.

9. REPORTING:

The Director, GS&WS Department shall submit a Report to the Government on the Number of Beneficiaries enrolled and a weekly / fortnightly report on the status of claims. Steps shall also be taken to link the data with CM Dashboard maintained by APGICL and the Department's Dashboard to exhibit real-time status of implementation of scheme.

10. GRIEVANCE REDRESSAL:

Any grievance related to registration of Beneficiaries or enrolment in the scheme and settlement of claims may be addressed to the PD, DRDA. An appeal lies to the District Collector.

11. POWER TO REMOVE DIFFICULTIES:

If any difficulty or doubt arises as to the interpretation of any of the provisions of the Scheme, the decision of the Government shall be final and binding;

12. POWER TO AMEND SCHEME:

The State Government, by notification in the official Gazette, may modify or amend the Scheme for its proper implementation and in the interest of beneficiaries;

13. SUPPORT:

The SERP under PR&RD Department and Commissioner & Director, GV/WV & VS/WS under the Department of GV/WV&VS/WS shall offer full support to the Nodal department in implementing the scheme.

G.ANANTHA RAMU
SPL.CHIEF SECRETARY TO GOVERNMENT(FAC)

ASST.SECRETARY TO GOVT.